



Group Personal Accident &/or Annual Business Travel Insurance

Policy



This policy (and the schedule which forms an integral part of the policy) is a legal contract. Please examine it thoroughly to ensure that it meets your requirements. If it does not, please advise your Insurance Adviser immediately.

You have the right to withdraw from your policy, provided you have not commenced an Insured Journey or made a claim within 14 days of the latest of:

- a) the effective date of cover, or
- b) the date on which you receive the full terms and conditions of your policy.

Withdrawal effectively means that no policy was ever in place and you may exercise this right by contacting your Insurance Adviser in writing. Should you exercise this right your premium will be refunded to you and you will not be able to make a claim at a later date.

We would remind you that you are required to inform us immediately of any material facts or changes. Failure to do so may invalidate your policy or result in certain covers not operating fully. If you are in any doubt as to whether a fact or change is material or not, please contact your Insurance Adviser.

Your Insurer is RSA Insurance Ireland DAC.

RSA Insurance Ireland DAC (herein called 'We' 'Us' or 'the Company') and you, the Insured agree that;

- i) this policy, the schedule (including any schedule issued in substitution) and any memoranda shall be considered the contract and any word or expression to which a specific meaning has been attached or which is in capital letters and/or in bold shall bear such meaning wherever it appears and
- ii) any information supplied by the Insured or their insurance broker or agent or intermediary shall be incorporated into the contract and iii) the Company has relied on the information provided by the Insured and/or their broker in correspondence, proposal forms and other communications, in providing the insurance.
- iv) the Company shall provide the insurance described in the contract subject to the terms and conditions for the Period of Insurance shown in the schedule and any subsequent period for which the Insured shall pay and the Company shall agree to accept the premium and
- v) all monies which become or may become payable by the Company under the contract will in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland and
- vi) all monies which become due under the contract shall be paid or payable in Euro currency amounts unless otherwise agreed by the Company and
- vii) all amounts in the contract are stated in Euro currency amounts unless specifically stated to the contrary and
- viii) the parties to a contract of insurance covering a risk situated in the Republic of Ireland are permitted to choose the law applicable to the contract. This policy shall be governed by Irish Law and all communications between the Insured and the Company will be in English.
- ix) Stamp Duty has been or will be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999 (as amended).

Provided that this contract shall not be in force unless it has been signed by an authorised official of the Company.

General Definitions

Accident Occurrence

Each and every loss or series of all individual losses arising out of one and the same catastrophic incident

The duration and radius of any one Accident Occurrence shall be limited to

- 1) 72 consecutive hours and
- 2) 160 Km radius (but 160km radius is not applicable in respect of natural catastrophes) and no individual loss which occurs outside this distance or period shall be included in that Accident Occurrence.

Aircraft Accumulation Limit

The maximum amount the Company will pay under this Policy or any other Policy issued by the Company in the Insured's name in respect of all Insured Persons travelling in the same aircraft

Annual Salary

The total annual remuneration excluding payments for overtime commission or bonus payable by the Insured to the Insured Person at the date accidental Bodily Injury is sustained

Bodily Injury

This does not include sickness or disease or any naturally occurring condition or degenerative process or the result of any gradually operating cause

Child

Any person who is

- A) Under 23 years of age and
- B) Permanently resident with the Insured Person

Credit Cards

Any credit charge cheque bankers or cash card issued in Ireland to the Insured or the Insured Person

Employee

Any person under a contract of service or apprenticeship with the Insured

Europe

Europe including Ireland Britain the Channel Islands and the Isle of Man Iceland islands in the Mediterranean USSR (which shall mean any country which was formerly a constituent part of the USSR) west of the Ural Mountains and Turkey west of longitude 30°E Tunisia Israel those parts of Egypt Algeria and Morocco north of latitude 30°N Madeira and the Canary Islands

Failure of a System

The failure or inability of a System (whether or not owned by the Insured)

- 1) correctly to recognise or utilise any data concerning a date (whether a date in the Year 2000 or any other date) as being such calendar date as the data is intended to represent
- 2) to operate as a result of any command programmed in to the System utilising any date (whether a date in the Year 2000 or any other date)

Hijacked

Unlawful seizure of the aircraft or other conveyance in which the Insured Person is travelling

Hospital

Any institution which meets fully every one of the following criteria

- A) maintains permanent and full time facilities for the care of overnight resident patients and
- B) has diagnostic and therapeutic facilities for the surgical and medical diagnosis treatment and care of injured and sick persons by or under the supervision of a staff of Medical Practitioners and
- C) continuously provides 24 hours a day nursing service supervised by State Registered nurses or equivalent qualifications
- D) is not other than incidentally an institution which provides full time facilities solely for
 - i) mentally ill or mentally handicapped persons
 - ii) nursing or convalescing
 - iii) drug addicts
 - iv) alcoholics

Illegally Detained

Unlawful prevention of an Insured Person from returning to Ireland or country of residence.

Insured Journey – External Journey

Any journey undertaken by the Insured Person on the Business which commences during the Period of Insurance and involves travel from Ireland

Insurance operates from the departure of the Insured Person from residence or place of business in Ireland (whichever occurs last) until arrival back at such residence or place of business (whichever occurs first) at the end of the journey

Insured Journey – External and Internal Journey

Any journey undertaken by the Insured Person on the Business which commences during the Period of Insurance and involves travel

- A) from Ireland
- B) within Ireland but only if the journey requires the Insured Person to obtain overnight accommodation away from normal place of residence or involves flying as a passenger where the flight has been booked before commencing the journey

Insurance operates from the departure of the Insured Person from residence or place of business in Ireland (whichever occurs last) until arrival back at such residence or place of business (whichever occurs first) at the end of the journey

Insured Person

Any person or category of persons shown in the Schedule of Cover

Ireland

The Republic of Ireland and Northern Ireland

Kidnapped

Unlawful seizure of an Insured Person whilst travelling in an aircraft or vehicle or on foot.

Medical Practitioner

Any legally qualified medical practitioner other than

- A) an Insured Person
- B) a member of the immediate family of an Insured Person
- C) an employee of the Insured

Microchip

Includes integrated circuits and micro controllers

Multi Engine Aircraft

- A) Any multi engine aircraft
- B) Any helicopter operating a scheduled service from an international airport

Personal Baggage

Clothing and personal effects suitcases trunks and other similar containers lap-top computers dictaphones calculators personal organisers mobile telephones and trade samples accompanying the Insured Person on the Insured Journey or acquired by the Insured Person during the Insured Journey

Personal Money

Coins bank and currency notes cheques postal and money orders travellers cheques travel tickets petrol and other coupons which have monetary value provided that such money

- A) was taken on the Insured Journey by the Insured Person or acquired by the Insured Person during the Insured Journey and
- B) had been obtained for travel accommodation meals and personal spending during the Insured Journey and belonged to and was in the custody or control of the Insured Person at the time of the loss

Proposal

The proposal form (including the declaration) which has been completed and signed by on behalf of the Insured or Statement Of Fact and any information supplied in addition to or in place of it

Radioactive Contamination

- 1) Radioactive contamination whether arising directly or indirectly
- 2) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- 3) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

System

Computers or other computing and electronic and mechanical equipment linked to a computer hardware programs data electronic data processing equipment Microchips and anything which relies on a Microchip for any part of its operation

Terrorism

Any act including but not limited to the use of force or violence and or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and or to put the public or any section of the public in fear

War Risks

War invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power unless where Bodily Injury illness loss or damage occurs on a journey outside the Insured Person's normal country of residence unless the journey is to a country which was a Disturbed Area at the commencement of the journey subject always to the exclusion of War and Terrorism occasioned by any Nuclear Chemical or Biological Incident also excluding loss damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling preventing suppression in any way such War and Terrorism occasioned by any Nuclear Chemical or Biological Incident

Disturbed Area

Any area where war hostilities or widespread and serious disturbances in the way of rioting civil strife terrorism or any other such forms of lawlessness involving violence are in progress or have been reported in the national press to be imminent

War or Terrorism occasioned by any Nuclear Chemical or Biological Incident

Use of any nuclear weapon or device or the deliberate emission discharge dispersal release or escape of any solid liquid or gaseous Chemical Agent and or Biological Agent as a direct or indirect result of War Risks and Terrorism as defined.

Chemical Agent shall mean any compound which when suitably disseminated produces Bodily Injury or Death Disablement or incurring of Medical Expenses

Biological Agent shall mean any pathogenic micro-organism and or biologically produced toxin(s) including genetically modified organisms and chemically synthesised toxins which results in Bodily Injury or Death Disablement or incurring of Medical Expenses

General Claims Settlement Conditions

Reasonable Care

The Insured and each Insured Person must take all reasonable steps to avoid or minimise any loss or damage and must also make every effort to recover any property which has been lost

Aircraft Accumulation Limit

In the event of the Aircraft Accumulation Limit being exceeded the Company's liability in respect of each Insured Person travelling in the aircraft shall be proportionately reduced until the total does not exceed that limit

Claims Notification

As soon as possible after the Insured is aware that an event has happened which may give rise to a claim the Insured must notify the Company in writing

Evidence Required

The Insured must produce for the Company at the Insured's own expense all the detailed particulars and evidence relating to the cause and amount of the loss damage or expense. If the Company considers it necessary each Insured Person must also agree to have a medical examination (which the Company will pay for) as often as the Company may require in connection with any claim following any accident or illness

Other Insurances

If at the time of any event giving rise to a claim there is any other insurance policy in force in the Insured's name which also covers the Insured or the Insured Person concerned for the same expense loss damage or liability then the Company will only pay a proportion of the claim such proportion being determined by reference to the cover provided under each of the relevant policies. Personal Accident Benefits will be payable in full

Interest

Interest will not be added to any amount paid

Assignment

The Company will not be bound to accept or be affected by any trust charge lien assignment or other dealing with or relating to this Policy

Other Interests

The Insured's receipt shall discharge the Company's liability to pay any amount in respect of a claim. The Insured Person or the Insured Person's personal representatives shall have no right to claim from or sue the Company. If the Insured comprises more than one party having an interest in the Insured Person or the property Insured the settlement made by the Company shall represent the total amount payable in respect of that Insured Person or property for all interests covered by this Policy

Sanctions

The Company shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this policy which

- (a) would breach economic, financial or trade sanctions ("sanctions") imposed under the law of the country in which this policy is issued or would otherwise provide cover; or
- (b) would breach sanctions imposed by the European Union or the United Kingdom if any such coverage, indemnity, payment or other benefit had been provided under an insurance contract issued by an insurer in the United Kingdom.

General Conditions

Cancellation of War Risks Cover

The Company may cancel any insurance provided by this Policy against War Risks by sending seven days' notice to the Insured's last known address. The Insurance in respect of any journey involving travel outside the Insured Person's country of residence which commences before the expiry of such notice shall not be affected

Adjustment of Premium

The Premium and Renewal Premium shall be subject to adjustment in accordance with the Premium Basis. If the Premium Basis is

- A) Annual or Quarterly Declaration
The Insured must record such details as the Company may require and at the end of the appropriate declaration period must make a declaration to the Company and the premium will be adjusted accordingly
- B) Triennially Reassessable
The Insured must supply such details as the Company requires in order to reassess the premium every three years

Associated Companies

Where this Policy covers associated companies a list of these companies shall be provided to the Company

General Exception

The Company will not pay any claim which results from any liability however arising in respect of any goods service advice or arrangements supplied given or made by Healix or any agent or person acting on their behalf

Personal Accident Insurance

If during the Operative Time the Insured Person sustains accidental Bodily Injury which within two years is the sole cause of Death Disablement or incurring of Medical Expenses for which the Benefit is claimed the Company will pay the appropriate Benefit to the Insured

Exceptions to this Section

The Company will not pay in respect of any Benefit where Bodily Injury or Death Disablement or incurring of Medical Expenses is the result of or is contributed to by

- 1) the Insured Person
 - A) engaging in flying of any kind other than as a passenger
 - B) committing or attempting to commit suicide
- 2) War Risks as defined subject always to the exclusion of War or Terrorism occasioned by any Nuclear Chemical or Biological Incident
- 3) Radioactive Contamination

Special Definitions applying to this Section

- 1 The Operative Time shown in the Schedule shall have the following meanings

24 hour

At any time

Occupational Accidents Only

While engaged on the Insured Person's occupation in the Business

Occupational Accidents plus Commuting

While engaged on the Insured Person's occupation in the Business and while in the course of daily travel directly between residence (normal or temporary) and place of work

Full Period Cover Extension to Occupational Accidents Only and Occupational Accidents plus Commuting

While the Insured Person is undertaking a journey on the Business the Operative Time in respect of that Insured Person is extended from 'While engaged on the Insured Person's occupation in the Business' to 'At anytime' This extension operates from the departure of the Insured Person from residence or place of business (whichever occurs last) until arrival back at such residence or place of business (whichever occurs first) at the end of the journey

Away from Premises

While travelling on the Business and not on any of the Insured's premises Insurance operates from the departure of the Insured Person from residence or normal place of business (whichever occurs last) until arrival back at such residence or place of business (whichever occurs first) at the end of the journey whether the accident occurs in the course of the Insured Person's business duties or not Daily travel between residence and normal place of work is not travel on the Business

External Journey

While the Insured Person is undertaking any journey on the Business which commences during the Period of Insurance and involves travel from Ireland Insurance operates from the departure of the Insured Person from residence or place of business in Ireland (whichever occurs last) until arrival back at such residence or place of business (whichever occurs first) at the end of the journey

External and Internal Journey

While the Insured Person is undertaking any journey on the Business which commences during the Period of Insurance and involves travel

- A) from Ireland
- B) within Ireland but only if the journey requires the Insured Person to obtain overnight accommodation away from normal place of residence or involves flying as a passenger where the flight has been booked before commencing the journey Insurance operates from the departure of the Insured Person from residence or place of business in Ireland (whichever occurs last) until arrival back at such residence or place of business (whichever occurs first) at the end of the journey

Occupants of Vehicles — Private Cars

While the Insured Person is mounting into travelling in or dismounting from

- any vehicle licensed as a private-type motor car owned by the Insured or hired by the Insured
- or
- any vehicle licensed as a private-type motor car being used as a temporary replacement including accidental Bodily Injury sustained in direct connection with any such vehicle

Occupants of Vehicles — Commercial Vehicles

While the Insured Person is mounting into travelling in or dismounting from

- any commercial vehicle owned by the Insured or hired by the Insured under a hire purchase agreement or on long term contract hire

or

— any commercial vehicle being used as a temporary replacement

Cover shall not apply while the Insured Person is engaged in loading unloading maintenance or repair other than emergency roadside repair

Assault

While the Insured Person is engaged upon duties incidental to the Business and as a result of assault other than by the explosion of any bomb or explosive device Cover will also apply where the assault is a direct consequence of the Insured Person's employment with the Insured

Robbery

While the Insured Person is engaged upon duties incidental to the Business and as a result of robbery or hold-up (actual or attempted)

Robbery (Carrying Risk Only)

While the Insured Person is engaged or thought to be engaged in the carriage of money in transit (including escort duties) on behalf of the Business and as a result of robbery or hold-up (actual or attempted)

Inching and Crawling

While the Insured Person is working on the Insured's printing machinery as it is being 'inched' or 'crawled'

2 Benefits shall mean

Under Standard Scale

- 1 Death
- Disablement
- 2 Loss of two or more Limbs or both Eyes or one of each
- 3 A) loss of one Limb or Eye
B) Permanent total loss of speech
C) Permanent total loss of hearing i) in both ears
ii) in one ear (see Special Condition 2F)
- 4 Permanent Total Disablement from the Insured Person's usual occupation in the Business
- 5 Temporary Total Disablement from usual occupation
- 6 Temporary Partial Disablement i.e. disablement from a substantial part of the usual occupation
- 7 Medical Expenses necessarily incurred in the treatment of the Insured Person

Under Continental Scale

- 1 Death
- 2 Loss of two or more Limbs or both Eyes or one of each
The amount payable for Benefit 3 shall be a percentage of the amount for that Benefit shown in the Schedule

The following scale states the percentages applicable to the forms of disablement specified For forms of permanent disablement not specified the degree of disability will be assessed by comparison with the percentages shown in the scale without taking into account the Insured Person's occupation The appropriate percentage shall be applied to the amount for Benefit 3 shown in the Schedule or to the Limit per Person under Benefit 3 whichever is the lesser

- | | | |
|---|--|------|
| 3 | A) Loss of one Eye | 100% |
| | B) Permanent and total loss of speech | 100% |
| | C) Permanent and total loss of hearing | |
| | i) in both ears | 100% |
| | ii) in one ear | 25% |
| | Loss by permanent physical severance or permanent and total loss of use of | |
| | D) one Limb | 100% |
| | E) one big toe | 15% |
| | F) any other toe | 5% |
| | G) one thumb | 30% |
| | H) one forefinger | 20% |
| | I) any other finger | 10% |
| | Permanent total loss of use of | |
| | J) shoulder or elbow | 25% |
| | K) wrist | 20% |
| | L) hip or knee or ankle | 20% |
| | Removal by surgical operation of | |
| | M) lower jaw | 30% |
| 4 | Permanent Total Disablement from the Insured Person's usual occupation in the Business | |
| 5 | Temporary Total Disablement from usual occupation | |

- 6 Temporary Partial Disablement i.e. disablement from a substantial part of the usual occupation
- 7 Medical Expenses necessarily incurred in the treatment of the Insured Person
- 3 Loss of Limb shall mean
 - A) in the case of a leg loss by permanent physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg
 - B) in the case of an arm loss by permanent physical severance of the four fingers at or above the meta carpo phalangeal joints (where the fingers join the palm of the hand) or permanent and total loss of use of a complete arm or hand
- 4 Loss of Eye shall mean permanent total loss of sight which will be considered as having occurred
 - A) in both eyes if the Insured Person is declared blind on the authority of a fully qualified ophthalmic specialist
 - B) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning seeing at 3 feet what the Insured Person should see at 60 feet)
- 5 Medical Expenses shall mean the cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a Medical Practitioner and all hospital nursing home and ambulance charges
- 6 Accident Occurrence Limit shall mean the maximum amount the Company will pay in the aggregate under this Policy and any other policy of Personal Accident Insurance issued by the Company in the Insured's name in respect of all losses arising out of one and the same Accident

Special Conditions applying to this Section

- 1 **Disappearance**
In the event of disappearance of the Insured Person if after a suitable period of time it is reasonable to believe that death has occurred as a result of accidental Bodily Injury the Death Benefit shall become payable subject to a signed undertaking that if the belief is subsequently found to be wrong such Death Benefit shall be refunded to the Company
- 2 **Benefits**
 - A) Benefit shall not be payable in respect of any one Insured Person under more than one of Benefits 1 to 4 in connection with the same accident
 - B) On the happening of an accident giving rise to a claim under any of Benefits 1 to 4 this Insurance will not cover any further accidents to that Insured Person
 - C) Loss of Limb or Eye or speech or hearing must be proved to the reasonable satisfaction of the Company to be permanent and without expectation of recovery before the Company will pay Benefits 2 or 3
 - D) Total Disablement must be proved to the reasonable satisfaction of the Company to be permanent and without expectation of recovery and any claim for weekly compensation must have been settled in full before the Company will pay Benefit 4 E)
 - i) if a Death Benefit is not included for an Insured Person the Company will not pay any Benefit for Loss of Limb or Eye or speech or hearing until at least thirteen weeks after the date of the accident and the Company will only then pay if the Insured Person has not in the meantime died as a result of the accident
 - ii) if a Death Benefit is included but is less than the Benefit for Loss of Limb or Eye or speech or hearing the Company will not pay more than the Death Benefit until at least thirteen weeks after the date of the accident and the Company will only then pay the balance if the Insured Person has not died as a result of the accident
 - F) If Benefit 3 is payable in respect of the same Insured Person for more than one form of Permanent Disablement as the result of the same accident the total of the percentages payable shall not exceed 100% of Benefit 3 If Benefit is payable for loss of use of a whole member of the body the Benefits for parts of that member cannot also be claimed
 - G) No Benefit will be payable due solely to the Insured Person being disabled from taking part in sport or pastimes
 - H) Benefit shall not be payable in respect of any Insured Person who had ceased to be an Employee prior to an accident giving rise to a claim
- 3 **Exposure**
If an Insured Person suffers Death or Disablement as a result of exposure to the elements the Company will consider that as having been caused by accidental Bodily Injury
- 4 **Minors**
If the Insured Person is under the age of 18 and is not one of the Insured's employees
 - A) Benefit 1 will be limited to €10,000
 - B) Benefit 4 shall read 'Permanent Total Disablement from gainful employment of any and every kind'
 - C) No amount will be payable under Benefit 5 or 6
- 5 **Spouses**
Where the Policy is extended to cover the spouse of an Insured Person Benefit 4 shall read 'Permanent Total Disablement from gainful employment of any and every kind'
- 6 **Application of the Accident Occurrence Limit**
In the event of a claim exceeding the Accident Occurrence Limit the Company's liability in respect of each Insured Person claimed for shall be proportionally reduced until the total does not exceed that Limit

Special Extensions applying to this section

Funeral Expenses

The Company will pay reasonable funeral expenses incurred as a result of death following accidental bodily Injury of any one Insured Person up to a maximum of €3,500 subject to this not being included in any claim under the Medical and Emergency Travel Expenses Section

Accident Medical Expenses

Notwithstanding any payment made under Benefit 7 if during the Operative Time the Insured Person sustains Bodily Injury resulting in a valid claim under Benefits 1-6 Medical Expenses incurred will be reimbursed up to 25% of any amount paid under Benefits 1-6 subject to a maximum of €15,000 any one Insured Person.

Special Exceptions to Occupants of Vehicles Insurance

The Company will not pay any Benefit if Bodily Injury

- A) results from the Insured Person engaging in or practising for rallies trials or speed tests
- B) occurs when the Insured Person is driving with more than the legally permitted level of alcohol in the Blood
- C) is the result of or is contributed to by the Insured Person having taken a drug unless it is taken on proper medical advice and is not for the treatment of drug addiction

Medical and Emergency Travel Expenses Insurance

The Cover

If during an Insured Journey an Insured Person falls ill or sustains accidental Bodily Injury or dies the Company will indemnify the Insured in respect of Medical and Emergency Travel Expenses which are necessarily incurred as a direct result

The Company will pay up to the appropriate Sum Insured shown in the Schedule for all Medical and Emergency Travel Expenses incurred in respect of any one Insured Person

Special Definitions applying to this Section

Medical Expenses

The cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a Medical Practitioner and all hospital nursing home and ambulance charges
Dental and optical expenses are included only if necessitated by accidental Bodily Injury or incurred for emergency treatment

Emergency Travel Expenses

The additional cost (less any saving by or recovery available to the person concerned) of travel accommodation and rescue (including repatriation) incurred in respect of the Insured Person or of any business colleague relative or friend who has necessarily to travel to or remain with or escort the Insured Person In the case of death the Company will pay up to €3,500 towards the necessary cost of the funeral expenses (unless this is also the subject of a claim under the personal accident section) including in the case of death outside the Insured Persons normal country of residence the necessary cost of transporting the body or ashes and that Insured Person's Personal Baggage to the Insured Person's normal country of residence

Special Extension applying to this Section

Hospitalisation Benefit Extension

If during the course of an Insured Journey the Insured Person is admitted to a Hospital on the recommendation of a Medical Practitioner the Company will pay €25 per full 24 hours up to a maximum of 60 days while the Insured Person is a Hospital in-patient outside Ireland or the Insured Person's normal country of residence

Exceptions to this Section

The Company will not pay

- 1 any Medical Expenses incurred
 - A) in Ireland or the country where the Insured Person is normally resident other than Medical Expenses arising in connection with an Insured Journey involving travel from Ireland or the Insured Persons country of residence and then only
 - i) for an amount not exceeding €15,000 per Insured Person and
 - ii) incurred within three months of the Insured Persons return to Ireland or normal country of residence
 - B) more than two years after the need for treatment arises
- 2 any expenses which are the result of or are contributed to by
 - A) pregnancy or childbirth
 - i) if incurred within two months of the expected date of confinement
 - ii) if incurred more than two months before the expected date of confinement unless such expenses are incurred for emergency treatment
 - B) the Insured Person having taken a drug unless it was taken on proper medical advice and not for treatment of drug addiction
 - C) the Insured Person engaging in flying of any kind other than as a passenger
 - D) the Insured Person committing or attempting to commit suicide
- 3 any claim if the Insured Person is travelling against medical advice or for the purpose of obtaining treatment
- 4 the first €75 of each claim
- 5 costs incurred in replacing personnel sent abroad on business (This cover is available under Cancellation Curtailment and Change of Itinerary Insurance)
- 6 War Risks
- 7 Radioactive Contamination

In an Emergency

You can obtain immediate assistance by contacting Healix

Tel: Access code +44 208 763 3315

Email: internationalhealthcare@healix.com

Web: www.healix-international.com/services/new-case-/notificaiton

Healix – Global Assistance

Healix operate 24 hours a days 365 days a year Services and Facilities

- in house doctors and nursing staff
- a network of doctors and nurses throughout the world
- multi lingual assistance co-ordinators speaking more than 15 languages
- specialist medical repatriation agency to facilitate immediate repatriation in the event of a medical emergency natural disaster or terrorist attack

Healix Travellers Helpline

As well as medical assistance the Healix Travellers Helpline will provide the following assistance

- advice on replacement of lost or stolen tickets passport or travel documents
- assistance in liaison with carrier on location of lost luggage items
- emergency message relay to family or business associate where normal channels fail
- referral to Embassy or Consulate where legal consultation is needed

N.B. the services of the Healix Traveller Helpline are to provide advice and assistance only - there is no insurance cover in connection with these services

Healix Pre Travel Advice

Even before the Insured Journey commences Healix can help with the following advice on

- customs regulations
- currency limits and rules
- banking procedures and hours
- health matters and inoculation requirements
- visa requirements and procedures

All advice and assistance from Healix is accessed via the following numbers

Tel: Access code +44 208 763 3315

Email: internationalhealthcare@healix.com

Web: www.healix-international.com/services/new-case-notification/

Personal Baggage Insurance

The Cover

If during the Insured Journey an Insured Person's Personal Baggage is lost damaged stolen or destroyed the Company will indemnify the

Insured on behalf of the Insured Person concerned for the cost of repair or replacement

Delayed Baggage

In the event of the Insured Person's Personal Baggage being lost for more than 6 hours the Company will reimburse up to €1000 towards the cost of purchasing emergency replacement clothing toilet requisites and similar items Any amount paid in respect of such emergency purchases will be deducted from the total amount paid if the Personal Baggage proves to be permanently lost

The Company will pay

the cost of replacement as new (or at the Company's option will replace as new) except for items that can be economically repaired (including clothing) where the cost of repair will be paid up to the appropriate Sum Insured shown in the Schedule in respect of any one Insured Person

Special Conditions applying to this Section

Average

If the cost of replacing the property insured as new under this Section shall at the time of the loss damage theft or destruction be collectively greater than the appropriate Sum Insured in the Schedule the Company will pay only that proportion of the loss damage theft or destruction which the Sum Insured bears to such cost

Automatic reinstatement of Sum Insured after a loss

In respect of any one Insured Person the Sum Insured shall not be reduced by the amount of any loss during any one Insured Journey and no additional premium shall be payable for such automatic reinstatement of cover

Exceptions to this Section

The Company will not pay

- 1 the first €75 of any claim arising out of a single incident except where the claim is for Delayed Baggage
- 2 more than 25% of the appropriate Sum Insured or €1300 whichever is the greater in respect of any one item
- 3 for loss damage theft or destruction of
 - A) Personal Money Credit Cards bonds negotiable instruments securities of any kind
 - B) trade samples exceeding €750 in total or where insured under more specific insurance
 - C) sports equipment while in use
- 4 for chipping scratching or breakage of glass china or other fragile articles unless due to fire theft or accident to the conveyance in which they were being transported
- 5 for loss damage or destruction caused by
 - A) wear and tear depreciation moth vermin atmospheric or climatic conditions or any other gradually operating cause
 - B) any process of cleaning dyeing repairing or restoring
 - C) delay confiscation or detention by order of any government or Public Authority
- 6 for mechanical or electrical breakdown or derangement
- 7 for any Personal Baggage which is lost damaged stolen or destroyed while being shipped as freight or under a bill of lading
- 8 War Risks
- 9 any claim which results from Radioactive Contamination
- 10 loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds

Personal Money and Credit Cards Insurance

The Cover

The Company will reimburse the Insured on behalf of the Insured Person concerned if during

- 1 an Insured Journey or the 120 hours immediately preceding its commencement or subsequent to its completion an Insured Person loses Personal Money
- 2 an Insured Journey an Insured Person suffers financial loss solely as a result of a Credit Card being stolen or lost and subsequently used by any person other than the Insured Person a member of the Insured Person's family or one of the Insured's employees

The Company will pay up to the appropriate Sum Insured shown in the Schedule in respect of any one Insured Person

Special Condition applying to this Section

Automatic reinstatement of Sum Insured after a loss

In respect of any one Insured Person the Sum Insured shall not be reduced by the amount of any loss during any one Insured Journey and no additional premium shall be payable for such automatic reinstatement of cover

Exceptions to this Section

The Company will not pay

- 1 the first €75 of each loss unless the Insured has already paid the first €75 in respect of loss of Personal Baggage occurring at the same time as the loss of Personal Money or Credit Cards
- 2 unless the Insured or the Insured Person has reported the loss to the Police within 48 hours of discovery
- 3 for losses exceeding €1300 unless the amount in excess of €1300 relates to travellers cheques or other secure form
- 4 for losses of Euro in the 120 hours immediately subsequent to an Insured Journey
- 5 for confiscation errors or omissions in receipts payments or accountancy or depreciation in value
- 6 any claim for loss of a Credit Card unless the Insured Person has complied with all the terms and conditions under which the card was issued
- 7 for loss resulting from War Risks
- 8 for any consequential loss other than following fraudulent use of a Credit Card
- 9 any claim which results from Radioactive Contamination
- 10 loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds

Cancellation Curtailment and Change of Itinerary Insurance

The Cover

1 Cancellation

If the Insured or an Insured Person is forced to cancel the Insured Journey as a direct and necessary result of any cause outside the Insured's or the Insured Person's control of which neither the Insured nor the Insured Person had any knowledge at the time of booking the Insured Journey the Company will reimburse the Insured for all deposits advance payments and other charges for transport accommodation or other charges

- A) which have been paid or will be payable and
- B) which become forfeit under contract and
- C) which cannot be recovered elsewhere

2 Curtailment (including Replacement and Rearrangement)

If the Insured or an Insured Person is forced to cut short the Insured Journey and return to their normal country of residence as a direct and necessary result of any cause outside the Insured's or the Insured Person's control the Company will reimburse the Insured A) on a pro rata basis for all deposits advance payments and other charges for transport and accommodation

- i) which have been paid or will be payable
- and ii) which become forfeit under contract and
- iii) which cannot be recovered elsewhere
- B) for the additional cost of travel and accommodation necessarily incurred to return the Insured Person to their normal country of residence less any saving available
- C) for the additional cost of travel and accommodation necessarily incurred as a direct result of a replacement for the Insured Person being sent abroad to assume the duties of the Insured Person less any amount recoverable elsewhere
- D) for the additional cost of travel and accommodation necessarily incurred as a direct result of the rearrangement of the Insured Person's journey to resume their duties within six months of Curtailment less any amount recoverable elsewhere

3 Change of Itinerary

If after departure the Insured or an Insured Person is forced to alter pre-booked arrangements in connection with an Insured Journey as a direct and necessary result of any cause outside the Insured's or the Insured Person's control the Company will reimburse the Insured for the additional cost of travel and accommodation necessarily incurred to enable the Insured Person to continue that Insured Journey less any saving available

The Company will pay

up to the cost of the Insured Journey but not exceeding the appropriate Sum Insured shown in the Schedule in respect of any one Insured Person including those trips on the Insured's business funded for wholly or in part by air miles up to the cost of that Insured Journey but not exceeding the appropriate Sum Insured shown in the Schedule in respect of any one Insured Person

Exceptions to this Section

The Company will not pay

- 1 if the Insured Journey is cancelled curtailed or the Itinerary is changed as a result of
 - A) disinclination to travel
 - B) pregnancy if cancellation Curtailment or change of Itinerary occurs within two months of the expected date of
 - C) childbirth
 - D) redundancy or change of employment of the Insured Person or any of the Insured's employees
 - E) the Insured's financial circumstances
 - F) the financial failure of omission or neglect of any
 - i) provider of transport or accommodation
 - ii) agent of such provider
 - iii) agent acting for the Insured or the Insured Person
 - G) regulations made by any Government or Public Authority
 - H) strike labour dispute or industrial action This exception shall not apply where the departure of an aircraft or ship on which Insured Person is booked to travel is delayed by at least 24 hours provided that the delay is not due to a strike labour industrial action which existed or of which advance warning had been given prior to the date on which the Insured booked
 - I) War Risks in Ireland or the Insured Persons country of residence unless such Cancellation Curtailment or Change Of the result of accidental bodily injury sustained by the Insured Person during the course of an Insured Journey outside the Person's country of residence provided that the War Risks did not exist or had not been reported to be imminent at the which the Insured Journey was booked
 - J) the Insured Person committing or attempting to commit suicide
 - K) the Insured Person engaging in flying of any kind other than as a passenger
 - L) Radioactive Contamination
- 2 any claim for Cancellation Curtailment or Change of Itinerary
 - A) if the Insured Person fails to check in according to the checking in conditions or travel details or Itinerary supplied unless failure was itself due to strike or industrial action
 - B) following delay if the delay is due to the withdrawal from service temporarily or permanently of any ship or aircraft on the orders or recommendation of any Port Authority or the Air Navigation Services Office or any similar body in any country

- 3 any claim involving a person who is travelling or intending to travel against the advice of a Medical Practitioner or for the purpose of obtaining treatment
- 4 any claim for Cancellation Curtailment or Change of Itinerary which is either a direct or indirect result of the Failure of a System

Personal Liability Insurance

The Cover

The Company will indemnify the Insured Person in respect of legal liability for damages arising from accidental

- A) Injury to any person not engaged in the service of the Insured Person under a contract of service or apprenticeship
- B) loss of or damage to material property happening during the Insured Journey

The Company will pay

- A) up to €2,600,000 in damages in respect of any one Event and
- B) claimant's costs and expenses for which the Insured Person is legally liable in connection with the Event giving rise to the claim and
- C) all other costs and expenses incurred with the Company's written consent

Special Definitions applying to this Section

Event

One occurrence or all occurrences of a series consequent on or attributable to one source or original cause

Injury

Bodily Injury death disease or illness

Insured Person

The Insured Person or the Insured Person's personal representatives

Claims Settlement Conditions applying to this Section

Notification

The Company must be given immediate written notice with full particulars of any occurrence which may give rise to a claim Every letter writ summons and process must be forwarded to the Company as soon as possible

The Company must be told immediately the Insured or the Insured Person are aware of any prosecution inquest or inquiry in connection with any occurrence which may give rise to a claim

Admission of Liability

No admission offer promise payment or indemnity may be made by the Insured or the Insured Person or on the Insured's or the Insured

Person's behalf without the Company's written agreement

Subrogation Rights

The Company is entitled to take over the defence and settlement of any claim or to prosecute any claim in the name of the Insured Person for the Company's own benefit The Company has full discretion in the conduct of any proceedings and the settlement of any claim

Final Settlement

The Company may at any time pay the Insured Person the amount for which a claim can be settled up to a limit of €2,600,000 (less any damages already paid) The Company will then be under no further liability other than for costs and expenses incurred prior to the Company making such a payment

Exceptions to this Section

The Company will not provide an indemnity

- 1 where legal liability arises out of
 - A) the Insured Person's profession trade or business
 - B) the ownership possession or use by or on behalf of the Insured Person of any caravan mechanically propelled vehicle aircraft or other aerial device hovercraft or water-borne craft (other than hand-propelled or sailing craft in territorial waters)
 - C) War Risks
 - D) loss or destruction of or damage to property loss or expense legal liability or any consequential loss directly or indirectly caused by or contributed to by or arising from Radioactive Contamination
- 2 for legal liability in respect of loss of or damage to any property which at the time of the Event giving rise to such legal liability is owned by or held in trust by or in the custody or control of the Insured Person This Exception does not apply to loss or damage to premises and their fixtures and fittings leased or rented to the Insured Person where such legal liability has not been accepted by agreement

Hijack Kidnap and Detention Insurance

The Cover

If in the course of an Insured Journey the aircraft or vehicle in which the Insured Person is travelling is Hijacked or the Insured Person is Kidnapped or Illegally Detained in the country visited the Company will compensate the Insured for the inconvenience caused and will reimburse the Insured for additional costs incurred

The Company will pay

in respect of each Insured Person

- A) €400 for each day or part of a day during which the Insured Person is detained by the hijackers
- B) the additional cost of travel and accommodation necessarily incurred as a direct result of the Insured Person being Hijacked Kidnapped or Illegally Detained up to a maximum of €40,000 per Insured Person

Passport Indemnity Insurance

The Cover

If during an External Journey the Insured Person's passport is lost or destroyed the Company will reimburse the Insured for the necessary additional cost of travel and accommodation incurred to enable the Insured Person to obtain a replacement

The Company will pay up to €1,500 any one Insured Person

Exception to this Section

The Company will not pay

- A) if the loss of passport has not been reported to the consular representative of the relevant issuing country within 24 hours of discovery
- B) if the loss is as a result of or is contributed to by War Risks

Travel Delay Insurance

The Cover

If the departure of the ship or aircraft on which the Insured Person is booked to travel on an Insured Journey is delayed because of a strike industrial action adverse weather or mechanical breakdown the Company will compensate the Insured for the inconvenience caused

The Company will pay

- A) €30 if the Insured Person's departure is delayed for a period of at least 4 consecutive hours
- B) a further €60 for each additional 2 consecutive hours

up to a maximum of €330 in respect of any one Insured Person

Exceptions to this Section

The Company will not pay if

- A) the Insured Person fails to check in according to the Itinerary supplied unless such failure was itself due to strike or industrial action
- B) the delay is due to a strike or industrial action which existed or of which advance notice had been given on or before the date on which the journey was booked
- C) the delay is due to the withdrawal from service temporarily or permanently of any ship or aircraft on the orders or recommendation of any port authority or the civil aviation authority or any similar body in any country
- D) the Insured or the Insured Person decides to cancel the journey and a claim is paid under the Cancellation Curtailment and Change of Itinerary Insurance Section of this policy
- E) any loss results from or is contributed to by War Risks
- F) the delay is either a direct or indirect result of the Failure of a System

Missed Departure Insurance

The Cover

If the Insured Person arrives at the port or airport too late to join the service on which they are booked to travel as a direct result of:

- (a) failure of a scheduled public transport service due to strike industrial action adverse weather or mechanical breakdown
- (b) accidental damage to or mechanical breakdown of any private car in which the Insured Person is travelling

The Company will pay

The Insured on behalf of the Insured Person in respect of any additional transport and accommodation charges necessarily incurred by the Insured Person to reach their intended destination up to €1,000 per Insured Person

Missed Connection Insurance

If the Insured Person misses their confirmed onward connection flight at the transfer point due to the late arrival of the Insured person's incoming confirmed connection flight

The Company will pay

The Insured on behalf of the Insured Person for any expenses incurred in respect of alternative flight arrangements and or hotel accommodation up to €1,000 per Insured Person

Exceptions to this Section

The Company will not pay

consequent on or contributed to by any strike or industrial action which existed or of which advance warning had been given on or before to the Insured Persons departure date

Special Claims Settlement Condition

All claims must be supported by written confirmation from the airline or company responsible for the air transport confirming

- (a) the cause of the late arrival
- (b) the scheduled time of arrival and departure
- (c) the actual time of arrival and departure

